

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

IN RE:

CASE NO.: 3:08-bk-06651-JAF

GRIGORII G. CHERNOV,

CHAPTER 7

Debtor.

VYSTAR CREDIT UNION,

ADVERSARY CASE NO.:

3:09-ap-00027-JAF

Plaintiff,

vs.

GRIGORII G. CHERNOV

Defendant.

\_\_\_\_\_ /

**JUDGMENT**

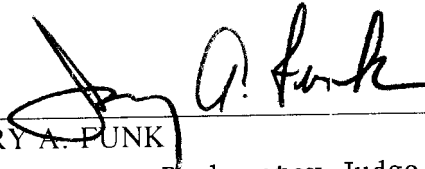
This Adversary Proceeding is before the Court upon entry of Default against Defendant GRIGORRI G. CHERNOV, it is

**ORDERED AND ADJUDGED:**

1. Pursuant to Section 523(a)(2)(A), the debt owed by Defendant, GRIGORII G. CHERNOV, to Plaintiff, VYSTAR CREDIT UNION, on Account No. XXXXXX3120 in the amount of \$3,665.31 in Bankruptcy Case Number 3:08-bk-06651-JAF is non-dischargeable.

2. Plaintiff, VYSTAR CREDIT UNION, shall recover of the Defendant, GRIGORII G. CHERNOV, the sum of \$3,665.31 with interest at a rate of .47 % as provided by law, plus costs of this action.

DATED at Jacksonville, Florida, on June 1, 2009.

  
JERRY A. FUNK  
United States Bankruptcy Judge

Copies Furnished to:

Chad D. Heckman, Esquire, Attorney for VyStar Credit Union  
Post Office Box 4128  
Tallahassee, FL 32315-4128

Douglas C. Higginbotham, Attorney for Debtor  
925 Forest St.  
Jacksonville, FL 32204

Grigorii G. Chernov, Debtor  
11817 Estates Club Dr., Apt. 1614  
Orlando, FL 32825

Douglas W. Neway, Trustee  
P. O. Box 4308  
Jacksonville, FL 32201

I certify the foregoing to be true  
and correct copy of the original.  
CLERK OF COURT  
U. S. BANKRUPTCY COURT

By: Nancy L. Hodges  
Dated: June 2, 2009

"RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
J.B. VOL. 53, NO. 7308"